

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-17748-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Ramos Daphne Y. Ramos
11 Center Street aka Daphne Y. Casanova
Eatontown, NJ 07724 11 Center Street
Eatontown, NJ 07724

Social Security No.:
xxx-xx-2195 xxx-xx-4173

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 5/10/23
Time: 02:00 PM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)
Roger Chavez, Debtor's Attorney

COMMISSION OR FEES
fee: \$10232.00

EXPENSES
expenses: \$0.00

If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: April 4, 2023

JAN:

Jeanne Naughton
Clerk

In re:
Michael Ramos
Daphne Y. Ramos
Debtors

Case No. 19-17748-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Apr 04, 2023

User: admin
Form ID: 137

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Total Noticed: 133

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703
cr	+ Community Financial Services Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, MO 07701-0610 UNITED STATES 07701-2009
cr	+ LAKEVIEW LOAN SERVICING, LLC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518186762	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, A/K/A Honda Financial Services, 201 Little Falls Drive, Wilmington, DE 19808
518186761	Aetna Life Insurance Company, P.O. Box 14079, Lexington, KY 40512-4079
518186768	+ Bio-Referenced Labs, 481 Edward H. Ross Drive, Elmwood Park, NJ 07407-3128
518186769	Bio-Referenced Labs, P.O. Box 650, Elmwood Park, NJ 07407
518186773	+ Cathaya International LLC, Oakland Trading International LLC, Eastern Trading LLC, c/o Aaron Wang, 31 Middle Road Port Washington, NY 11050-2615
518186774	+ Cathaya International LLC, c/o Aaron Wang, 107 Northern Blvd., Suite 410, Great Neck, NY 11021-4312
518186775	+ Champion Autohaus LLC, a/k/a Champion Auto Leasing LLC, C/O Renato Cuyco, Jr., 1980 State Route 35, South Amboy, NJ 08879-2078
518186785	+ Community Financial Services FCU, 524 West Edgar Road, P.O. Box 1514, Linden, NJ 07036-0005
518186784	+ Community Financial Services FCU, 149 East St. George Avenue, Roselle, NJ 07203-2936
519550575	+ Community Financial Services FCU, c/o McKenna, DuPont, Stone & Washburne, PO Box 610, Red Bank, NJ 07701-0610
518186786	+ Eastern Trading LLC, c/o Aaron Wang, 133-05 32nd Avenue, Flushing, NY 11354-1902
518186789	+ FOX Rothschild LLP, P.O. Box 5231, Princeton, NJ 08543-5231
518186788	+ FOX Rothschild LLP, Princeton Pike Corporate Center, 997 Lenox Drive, Building 3, Lawrence Township, NJ 08648-2317
518186787	+ FOX Rothschild LLP, 10 Sentry Parkway, Suite 200, P.O. Box 3001, Blue Bell, PA 19422-0750
518186794	+ Greenbaum, Rowe, Smith & Davis LLP, Stephanie G. Reckford, Esq., 75 Livingston Avenue, Suite 301, Roseland, NJ 07068-3738
518186793	+ Greenbaum, Rowe, Smith & Davis LLP, ATTN.: Stephanie G. Reckford, Esq., 75 Livingston Avenue, Suite 301, Roseland, NJ 07068-3788
518186795	Hackensack Meridian Health, Jersey Shore University Medical Center, 1945 NJ-53, Neptune, NJ 07753
518186796	+ I. Mark Cohen Law Group, ATTN.: Johnathan Goldsmith Cohen, Esq., 1 Executive Drive, Suite 6, Tinton Falls, NJ 07701-4938
518186797	+ Ibrahim Law Firm, ATTN.: Ihab A. Ibrahim, Esq., 910 Bergen Avenue, Suite 203, Jersey City, NJ 07306-4311
518186801	+ Jersey Shore Anesthesiology Associates, 1945 State Route 33, Neptune, NJ 07753-4896
518186807	Lakeview Loan Servicing LLC, Servicing by Loancare, Interstate Corporate Center, Building #9, Suite 200, Norfolk, VA 23502
518186808	+ Liberty Mutual Insurance Company, Corporate Headquarters, 175 Berkeley Street, Boston, MA 02116-5066
518186810	+ McGuire Woods, ATTN.: Philip A. Goldstein, Esq., 1251 Avenue of the Americas, 20th Fl., New York, NY 10020-1104
518186814	+ Mercedes-Benz Financial Services, 13650 Heritage Parkway, Fort Worth, TX 76177-5323
518186815	+ Meridian Medical Group Faculty, Hackensack Meridian Medical Group, 2240 State Route 33 Suite B, Neptune, NJ 07753-6104
518186817	+ Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 1200 Jumping Brook Road, Suite 201, Neptune, NJ 07753-2635
518186818	+ Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 717 North Beers Street, Suite 1E, Holmdel, NJ 07733-1525
518186816	+ Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 1500 Allaire Avenue, Suite 201, Ocean, NJ 07712-7603
518186819	+ Michael Teitelbaum, Barbara Teitelbaum, 11 Center Street, Apt. #B, Eatontown, NJ 07724-1703
518186820	+ Monmouth Hospital, Monmouth Medical Center, 300 2nd Avenue, Long Branch, NJ 07740-6395
518186822	New Jersey E-ZPass, Violation Processing Center, P.O. Box 52005, Newark, NJ 07101-8205
518186821	New Jersey E-ZPass, New Jersey Customer Care Service Center, P.O. Box 52002, Newark, NJ 07101-8202
518186826	+ New Jersey Motor Vehicle Commission, 225 East State Street, Trenton, NJ 08666-0001

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518186825 + New Jersey Motor Vehicle Commission, P.O. Box 017, Trenton, NJ 08666-0017
 518186824 + New Jersey Motor Vehicle Commission, Title Records Unit, P.O. Box 155, Trenton, NJ 08666-0155
 518186830 + Norris McLaughlin, P.A., ATTN.: Nicholas Duston, Esq., 400 Crossing Boulevard, 8th Fl., Bridgewater, NJ 08807-2863
 518186831 + Oakland Trading International LLC, c/o Aaron Wang, 133-05 32nd Avenue, Flushing, NY 11354-1902
 518186832 + Office Of The Attorney General, ATTN: Gurbir S. Grewal, RJ Hughes Justice Complex, 25 Market Street, P.O. Box 080, Trenton, NJ 08625-0080
 518186840 + Robertson, Anschutz & Schneid, PL, ATTN.: Walter Gouldsbury, Esq., 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
 518186842 + Rubin & Rothman, LLC, 190 North Avenue East, P.O. Box 8, Cranford, NJ 07016-0008
 518186848 + Seahorse Pediatrics LLC, Shabnam Maghsoud, MD, 142 Route 35, Suite 105, Eatontown, NJ 07724-1864
 518186850 + Simons Agency, Inc., 436 Main Street, Suite# 263, Spotswood, NJ 08884-1702
 518186852 + SunPower Capital, LLC, ATTN: SunPower Financing, 2900 Esperanza Crossing, 2nd Fl., Austin, TX 78758-3658
 518186853 + SunPower Capital, LLC, P.O. Box 844863, Los Angeles, CA 90084-4863
 518186862 ++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US Bank, 205 West 4th Street, Suite 700, Cincinnati, OH 45202
 518186866 + Weiner Law Group LLC, ATTN: Ronald A. Berutti, Esq., 629 Parsippany Road, P.O. Box 0438, Parsippany, NJ 07054-0438
 518186870 + Wells Fargo Bank, Writs & Levies Processing, 101 North Independence Mall East, MAC Code Y1372-039, Philadelphia, PA 19106-2112
 518186871 + Wells Fargo Bank, Legal Order Processing, D1111-01A, P.O. Box 1416, Charlotte, NC 28201-1416
 518186874 + Wells Fargo Card Services, Wells Fargo Bank NA, Consumer Credit Solutions, P.O. Box 30086, Los Angeles, CA 90030-0086

TOTAL: 52

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 04 2023 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 04 2023 21:03:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 04 2023 21:03:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: RASEBN@raslg.com	Apr 04 2023 21:02:00	U.S. Bank National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518186764	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 04 2023 21:03:00	American Honda Finance, A/K/A Honda Financial Services, National Service Center, P.O. Box 166469, Irving, TX 75016-6469
519349709	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 04 2023 21:03:00	Americredit Financial Services, Inc., Dba GM Financial, P O Box 183853, Arlington, TX 76096
518186763	+ Email/Text: ebnbankruptcy@ahm.honda.com	Apr 04 2023 21:03:00	American Honda Finance, A/K/A Honda Financial Services, 200 Continental Drive, Newark, DE 19713-4336
519346989	Email/PDF: resurgentbknotifications@resurgent.com	Apr 04 2023 21:08:28	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518186767	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 04 2023 21:02:00	Bank of America, N.A., FL9-600-02-26, P.O. Box 45224, Jacksonville, FL 32232-5224
518186766	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 04 2023 21:03:00	Bank of America, N.A., 150 North College Street, Charlotte, NC 28255-0001
518186765	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 04 2023 21:02:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518186772	Email/Text: PBNCNotifications@perituservices.com	Apr 04 2023 21:02:00	Capital One Bank, C/O KOHLS, North 56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
518186771	+ Email/Text: PBNCNotifications@perituservices.com	Apr 04 2023 21:02:00	Capital One Bank, C/O KOHLS, P.O. Box 3043, Milwaukee, WI 53201-3043
518186770	+ Email/Text: PBNCNotifications@perituservices.com	Apr 04 2023 21:02:00	Capital One Bank, C/O KOHLS, P.O. Box 3115,

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518186780	+ Email/Text: bankruptcy.notifications@fisglobal.com	Apr 04 2023 21:03:00	Milwaukee, WI 53201-3115 Chex Systems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
518186783	+ Email/Text: documentfiling@lciinc.com	Apr 04 2023 21:02:00	Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899
518186782	Email/Text: documentfiling@lciinc.com	Apr 04 2023 21:02:00	Comcast Cable, C/O Correspondence, PO Box 1809, Union, NJ 07083-1809
518186781	+ Email/Text: documentfiling@lciinc.com	Apr 04 2023 21:02:00	Comcast Cable, C/O Bankruptcy Dept., 800 Rahway Avenue, Union, NJ 07083-6691
519471029	Email/Text: M74banko@mercedes-benz.com	Apr 04 2023 21:02:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
518186791	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 04 2023 21:03:00	GM Financial, Corporate Office, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102-6854
518186792	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 04 2023 21:03:00	GM Financial, ATTN: Correspondence, P.O. Box 183834, Arlington, TX 76096-3834
518186790	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 04 2023 21:03:00	GM Financial, A/K/A Americredit, P.O. Box 181145, Arlington, TX 76096-1145
518186800	Email/Text: Bankruptcy@ICSystem.com	Apr 04 2023 21:03:00	IC System, Inc., IC Systems Collections, PO Box 64378, St. Paul, MN 55164-0378
518186799	Email/Text: Bankruptcy@ICSystem.com	Apr 04 2023 21:03:00	IC System, Inc., IC Systems Collections, PO Box 64437, St. Paul, MN 55164-0437
518186798	+ Email/Text: Bankruptcy@ICSystem.com	Apr 04 2023 21:03:00	IC System, Inc., IC Systems Collections, 444 Highway 96 East, St. Paul, MN 55127-2557
518186778	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 04 2023 21:08:01	Chase Auto Finance, 301 North Walnut Street, 9th Fl., Wilmington, DE 19801-3935
518186777	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 04 2023 21:08:11	Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003
518186779	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 04 2023 21:08:01	Chase Auto Finance, P.O. Box 901076, Fort Worth, TX 76101-2076
519456125	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 04 2023 21:08:24	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
518186802	+ Email/Text: info@kehoefinancial.com	Apr 04 2023 21:03:00	Kehoe Financial Group, 190 Moore Street, Suite 203, Hackensack, NJ 07601-7418
519354975	+ Email/Text: PBNCNotifications@perituservices.com	Apr 04 2023 21:02:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
518186804	Email/Text: govtaudits@labcorp.com	Apr 04 2023 21:03:00	LabCorp, Laboratory Corporation Of America, 1250 Chapel Hill Road, Burlington, NC 27215
518186803	Email/Text: govtaudits@labcorp.com	Apr 04 2023 21:03:00	LabCorp, Laboratory Corporation Of America, P.O. Box 2240, Burlington, NC 27216-2240
519479094	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 04 2023 21:03:00	LAKEVIEW LOAN SERVICING, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518186805	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 04 2023 21:03:00	Lakeview Loan Servicing LLC, Servicing by LoanCare, ATTN: Customer Service, P.O. Box 8068, Virginia Beach, VA 23450-8068
518186806	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 04 2023 21:03:00	Lakeview Loan Servicing LLC, Servicing by LoanCare, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
518186811	+ Email/Text: laura@redbanklaw.com	Apr 04 2023 21:02:00	McKenna, DuPont, Higgins & Stone, P.C., 229 Broad Street, P.O. Box 610, Red Bank, NJ 07701-0610

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518186812	Email/Text: M74banko@mercedes-benz.com	Apr 04 2023 21:02:00	Mercedes Benz Financial Services, P.O. Box 961, Roanoke, TX 76262-0961
518186813	+ Email/Text: M74banko@mercedes-benz.com	Apr 04 2023 21:02:00	Mercedes Benz Financial Services, P.O. Box 685, Roanoke, TX 76262-0685
518186823	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 04 2023 21:02:00	New Jersey E-ZPass, Violations Processing Center, P.O. Box 4971, Trenton, NJ 08650
519486814	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 04 2023 21:02:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
518186828	+ Email/Text: bnc@nordstrom.com	Apr 04 2023 21:03:22	Nordstrom, P.O. Box 6555, Englewood, CO 80155-6555
518186829	+ Email/Text: bnc@nordstrom.com	Apr 04 2023 21:03:10	Nordstrom, P.O. Box 6566, Englewood, CO 80155-6566
518186827	+ Email/Text: bnc@nordstrom.com	Apr 04 2023 21:03:00	Nordstrom, 13531 East Caley Avenue, Englewood, CO 80111-6505
519473552	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 04 2023 21:03:00	Nordstrom, INC, Jefferson Capital Systems, LLC Assignee, PO Box 7999, St. Cloud, MN 56302-7999
518186835	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2023 21:02:00	PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009
518186833	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2023 21:02:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
518186834	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2023 21:02:00	PNC Bank, P5-PCLC-A1-N, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
519471018	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2023 21:02:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
518186837	Email/Text: BankruptcyMail@questdiagnostics.com	Apr 04 2023 21:03:00	Quest Diagnostics, Inc., P.O. Box 740985, Cincinnati, OH 45274-0985
518186836	+ Email/Text: BankruptcyMail@questdiagnostics.com	Apr 04 2023 21:03:00	Quest Diagnostics, Inc., 3 Giralda Farms, Madison, NJ 07940-1027
518186838	+ Email/Text: bkrpt@retrievalmasters.com	Apr 04 2023 21:03:00	Retrieval-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
518186839	Email/Text: bkrpt@retrievalmasters.com	Apr 04 2023 21:03:00	Retrieval-Masters Creditors Bureau, Inc., P.O. Box 1235, Elmsford, NY 10523-0935
518186841	+ Email/Text: bankruptcy@rubinrothman.com	Apr 04 2023 21:02:00	Rubin & Rothman, LLC, 1787 Veterans Highway, Suite 32, P.O. Box 9003, Islandia, NY 11749-9003
518186854	+ Email/Text: bankruptcy@sw-credit.com	Apr 04 2023 21:03:00	SW Credit Systems, Inc., Southwest Credit Systems, 4120 International, Suite 100, Carrollton, TX 75007-1958
518186844	Email/Text: DeftBkr@santander.us	Apr 04 2023 21:03:00	Santander Bank, N.A., Mail Code: 10-421-CN2, P.O. Box 12646, Reading, PA 19612-2646
518186843	+ Email/Text: DeftBkr@santander.us	Apr 04 2023 21:03:00	Santander Bank, N.A., MA1-MB3 01-09, P.O. Box 841002, Boston, MA 02284-1002
518186845	Email/Text: DeftBkr@santander.us	Apr 04 2023 21:03:00	Santander Bank, N.A., Mail Code: RI1 EPV 02-23, One Sovereign Way, East Providence, RI 02915
518186847	+ Email/Text: bankruptcy@savit.com	Apr 04 2023 21:03:00	Savit Collection Agency, 46 West Ferris Street, East Brunswick, NJ 08816-2159
518186846	Email/Text: bankruptcy@savit.com	Apr 04 2023 21:03:00	Savit Collection Agency, P.O. Box 250, East Brunswick, NJ 08816-0250
518186851	+ Email/Text: clientservices@simonsagency.com	Apr 04 2023 21:03:00	Simons Agency, Inc., 3713 Brewerton Road, Suite 1, Syracuse, NY 13212-3843

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518186849	+ Email/Text: clientservices@simonsagency.com	Apr 04 2023 21:03:00	Simons Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518186855	Email/Text: jaxbanko@td.com	Apr 04 2023 21:02:00	TD Auto Finance, LLC, P.O. Box 9223, Farmington Hills, MI 48333-9223
518186857	Email/Text: jaxbanko@td.com	Apr 04 2023 21:02:00	TD Auto Finance, LLC, ATTN: Customer Resolution Dept., P.O. Box 9226, Farmington, MI 48333-9226
518186856	Email/Text: jaxbanko@td.com	Apr 04 2023 21:02:00	TD Auto Finance, LLC, 2777 Franklin Road, Farmington Hills, MI 48334
518186860	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 04 2023 21:03:00	Toyota Motor Credit Corporation, 19001 South Western Avenue, WF22, Torrance, CA 90501
518186858	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 04 2023 21:03:00	Toyota Motor Credit Corporation, 5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634
518186859	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 04 2023 21:03:00	Toyota Motor Credit Corporation, Bankruptcy Department, P.O. Box 8026, Cedar Rapids, IA 52409-8026
518315990	Email/PDF: bncnotices@becket-lee.com	Apr 04 2023 21:22:59	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518186861	Email/Text: US BANK_bkmail@ecf.epiqsystems.com	Apr 04 2023 21:03:00	US Bank, P.O. Box 3447, Oshkosh, WI 54903
519473199	+ Email/PDF: ebn_ais@aisinfo.com	Apr 04 2023 21:08:04	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518186865	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 04 2023 21:02:00	Verizon, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225
518186864	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 04 2023 21:02:00	Verizon, Attn: Billing Office, 236 E. Town Street #170, Columbus, OH 43215-4631
518186863	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 04 2023 21:02:00	Verizon, P.O. Box 650584, Dallas, TX 75265-0584
518186867	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 04 2023 21:08:03	Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
518186869	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 04 2023 21:08:03	Wells Fargo Bank, P.O. Box 94435, Albuquerque, NM 87199-4435
518186868	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 04 2023 21:08:13	Wells Fargo Bank, Credit Bureau Disputes, B6955 019, PO Box 31557, Billings, MT 59107-1557
519355288	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 04 2023 21:08:03	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519354407	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 04 2023 21:08:13	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518186872	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 04 2023 21:08:03	Wells Fargo Card Services, Wells Fargo Bank NA, Credit Bureau Dispute Resolution, P.O. Box 14517, Des Moines, IA 50306-3517
518186873	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 04 2023 21:08:25	Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347

TOTAL: 81

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519455876	*	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
519452181	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518186776	##+	Champion Autohaus LLC, Champion Auto Leasing LLC, C/O Renato Cuyco, Jr., 3 Wemmer Court, Sayreville, NJ 08872-2148

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Total Noticed: 133

518186809 ### Liberty Mutual Insurance Company, 5050 West Tilghman Street, Suite 200, Allentown, PA 18104-9154

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. ajennings@raslg.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Harold N. Kaplan	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. hkaplan@rasnj.com, kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor USB Leasing LT hkaplan@rasnj.com kimwilson@raslg.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joseph Gunnar Devine, Jr	on behalf of Plaintiff TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillernkapp.com;lgadomski@schillernkapp.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillernkapp.com;lgadomski@schillernkapp.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Kevin Gordon McDonald	on behalf of Creditor USB Leasing LT kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Michael A. Artis	on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov
Michael A. Artis	on behalf of U.S. Trustee michael.a.artis@usdoj.gov
Michael R. DuPont	on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Richard Gerbino	on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillernkapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillernkapp.com
Roger Chavez	on behalf of Debtor Michael Ramos rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

District/off: 0312-3

User: admin

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Date Rcvd: Apr 04, 2023

Form ID: 137

Total Noticed: 133

Roger Chavez

on behalf of Defendant Michael Ramos rchavez@chavezlegal.com
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Defendant Daphne Y. Ramos rchavez@chavezlegal.com
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Joint Debtor Daphne Y. Ramos rchavez@chavezlegal.com
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 20